

CERTIFICATE OF ELECTRONIC TRANSMISSION

I hereby certify that this correspondence is being transmitted via electronic mail to the United States Patent and Trademark Office on November 8, 2007. An Electronic Transmittal Coversheet is attached indicating page count of this document and all accompanying documents.

Printed Name: Barbara M. Weatherly

Signature: 

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor	:	Paul Navarro
Serial No.	:	09/697,062
Confirmation No.	:	4614
Filed	:	October 26, 2000
Art Unit	:	3627
Examiner	:	Michael A. Cuff
Title	:	DATA CENTER FOR ACCOUNT MANAGEMENT
Atty. Docket No.	:	ISAA0010

AFFIDAVIT UNDER 37 CFR 1.132

I, Andrew Jennings, declare as follows:

1. The full names of each inventor of this application are stated as follows:
Lawrence Dukes and Paul Navarro.
2. I have been employed by Fair Isaac Corporation (Fair Isaac) since 1994. In the course of my employment at Fair Isaac, my responsibilities have included:
 - October 2007 to Present: Senior Vice President, Chie Research Officer.
 - May 2007 to September 2007: Vice President, Analytic Research and Development.

- May 2006 to May 2007: Vice President, EDM Applications (which included responsibility for Fair Isaac's TRIAD product).
- October 1994 to May 2006: Various senior management positions of the Company including Vice President of International Operations, Vice President European Operations, Vice President Analytic , Customer Management and Collections Business units. Fair Isaac's TRIAD product is a product within the Customer Management business unit.

3. In regard to Fair Isaac's TRIAD line of software, my duties have included management of the product group from 2000 to 2006, which included combinations of activities and responsibilities such as sales, sales forecasting and product management.

4. The TRIAD software was initiated in the year 1986 or 1987, and experienced a number of different versions and modifications in subsequent years. There were many modifications to the TRIAD software that did not receive a separate version number.

5. I have reviewed the document entitled "Fair, Isaac Customer Management Solutions Now Available on HP Computing Platforms" ("Press Release"), a copy of which is attached as EXHIBIT A. This is a Fair Isaac press release dated June 29, 1999. The specific subject matter of the Press Release is a Fair Isaac product called TRIAD version 6.0. ("TRIAD 6").

6. Beyond the actual words of the press release, I am also knowledgeable about the state of TRIAD 6 as of June 29, 1999 and thereafter. TRIAD 6, as of June 29, 1999, did not include any web enabled features. TRIAD 6 was unable to provide web enabled features, because this required work beyond merely putting a legacy database on the web. Among others, there were requirements for passing values back and forth, which required significant development beyond TRIAD 6. Along these lines, TRIAD 6 was not equipped to provide features of claim 31, with one example being:

"a calling program for allocating data areas at said host system, said calling program comprising means for receiving said database files and said control

settings from said client system as an input to said account management system and means for writing said database files and said control settings to said allocating data areas at said host system, and means for returning results read from said allocated data areas of said account management system to said client system."

7. The present patent application was aimed at certain developments, in a stream of many such developments, applied to the foundation provided by TRIAD 6. These developments, addressed by the present patent application, were developed after TRIAD 6 as referred to in the Press Release. Developments of the present application were separately referred to (internally, within Fair Isaac) as "Net Sourced TRIAD" to distinguish it from TRIAD versions (such as TRIAD 6) that did not include features of the present application.

8. Net Sourced TRIAD was not announced publicly until January 2002, and the software was not released for customer until June 2002.

9. All statements made of the declarant's own knowledge are true and that all statements made on information and belief are believed to be true.

10. I acknowledge that willful false statements and the like are punishable by fine or imprisonment, or both (18 U.S.C. 1001) and may jeopardize the validity of the application or any patent issuing thereon.

10/24/07
Date

/Andrew Jennings/
Andrew Jennings

EXHIBIT A

t/9/16

10/9/16 (Item 2 from file: 20) [Links](#)

Dialog Global Reporter

(c) 2007 Dialog. All rights reserved.

05968757 (THIS IS THE FULLTEXT)

Fair, Isaac Customer Management Solutions Now Available on HP Computing Platforms

PR NEWSWIRE

June 29, 1999

Journal Code: WPRW Language: English Record Type: FULLTEXT

Word Count: 777

SAN RAFAEL, Calif., and PALO ALTO, Calif., June 29 /PRNewswire/ -- Fair, Isaac and Company, Inc. (NYSE: FIC) and Hewlett-Packard Company today announced that several of Fair Isaac's Customer Relationship Management (CRM) solutions are now available on the industry-leading HP 9000 family of enterprise servers, featuring the HP-UX (1) operating environment. These advanced solutions, which are designed to help financial institutions dramatically improve customer profitability across the enterprise, include Customer Marketing Management, Customer Interaction Management, Customer Valuation Management, and the latest release of Fair, Isaac's TRIAD(TM) adaptive control system, Version 6.0.

"These offerings are a reflection of Fair, Isaac's and HP's commitment announced last year to make Fair, Isaac(R) decision-making software available on HP systems," said Patricia Hudson, vice president of Financial Services Marketing, Fair, Isaac. "The new CRM solutions incorporate Fair, Isaac's latest decisioning technology and open systems architecture, enabling rapid deployment on the HP 9000 platform. The two companies are dedicated to providing innovative customer analytics, time-proven decision-support software and next generation decision engines in the HP-UX operating environment to help financial institutions strengthen and build business among their existing customers."

TRIAD 6.0 on the HP 9000 is the first time this industry-leading adaptive control system will run in a UNIX(R) system environment. TRIAD is a powerful, automated portfolio management system combining behavior scoring, adaptive control software and strategy consulting for improved customer service and customer value. Version 6.0 features a multiple-billing-system capability, enabling management of multiple products within a single installation for enhanced customer risk management.

"Customers who choose to run Fair, Isaac's CRM solutions on HP systems will benefit from the lower operating and management costs afforded by HP's open, scaleable and highly available technology," said Olivier Trancart, general manager of HP's Financial Services Business Unit. "The Fair, Isaac and HP offerings are an integral part of a comprehensive enterprise

architecture that can enable financial institutions to fully understand and meet customer needs."

In addition to TRIAD 6.0, other solutions available on HP server technology include the following: * Customer Marketing Management, which combines Fair, Isaac's analytic services, decision-making software and marketing strategy consulting with automated campaign management software, enabling marketers to derive tangible returns from their database investments and outbound marketing programs to enhance customer lifetime value; * Customer Interaction Management, which combines Fair, Isaac analytics, software and consulting with communication control software to bring intelligent decision-making to inbound, real-time customer interactions at call centers, branches and Internet channels; and * Customer Valuation Management, in which Fair, Isaac's customer-level models synthesize internal and external data to deliver a broader view of a customer's likely value and product needs, improving customer profitability and service across the life cycle.

Fair, Isaac and HP are in discussions with leading financial institutions interested in the CRM-focused solutions.

About Fair, Isaac

Fair, Isaac (www.fairisaac.com) helps businesses worldwide maximize the value of data to make more profitable decisions about their customers, operations and portfolios. Known for its pioneering work in credit scoring and its use of data in transaction-level decisions, Fair, Isaac now delivers data management services, analytics, software, and consulting to the financial services, direct marketing, personal lines insurance, retail, and healthcare industries. Headquartered in San Rafael, Calif., Fair, Isaac employs nearly 1,600 people in 18 offices worldwide. For the fiscal year ended September 30, 1998, the company reported revenues of \$245.5 million. For more information, call Fair, Isaac at 800-999-2955.

About HP

Hewlett-Packard Company -- a leading global provider of computing and imaging solutions and services for business and home -- is focused on capitalizing on the opportunities of the Internet and the proliferation of electronic services.

HP had computer-related revenue of \$39.5 billion in its 1998 fiscal year. HP plans to launch a new company consisting of its industry-leading test-and-measurement, semiconductor products, chemical-analysis and medical businesses. These businesses represented \$7.6 billion of HP's total revenue in fiscal 1998. With leading positions in multiple market segments, this technology-based company will focus on opportunities such as communications and life sciences.

HP has 123,000 employees worldwide and had total revenue of \$47.1 billion in its 1998 fiscal year. Information about HP, its products and the company's Year 2000 program can be found on the World Wide Web at <http://www.hp.com>.

NOTE: Fair, Isaac is a registered trademark and TRIAD is a trademark of Fair, Isaac and Company, Inc.

(1) HP-UX Release 10.20 and later and HP-UX Release 11.00 and later (in both 32 and 64-bit configurations) on all HP 9000 computers are Open Group UNIX 95 branded products.

UNIX is a registered trademark of The Open Group.

/CONTACT: Ronelle Reed of Fair, Isaac, 415-492-5751, or

EXHIBIT A

page 3/3

ronellereed@fairisaac.com; or Steph Battles of Spring O'Brien,
404-231-4431, or stephb@spring-obrien.com, for HP/ 20:30 EDT

Copyright 1999 PR Newswire. Source: World Reporter (Trade Mark).

Company Names: Open Systems Inc; Hewlett Packard Co

Descriptors: Marketing; Company News; New Products & Services

Country Names/Codes: United States of America (US)

Regions: Americas; North America; Pacific Rim

SIC Codes/Descriptions: 7372 (Prepackaged Software)